

Human Resources Department

October 16, 2012

Dear City Employee,

It's time to update your benefits, as Open Enrollment season is here! The City will be accepting Open Enrollment changes through the Employee Online System from **October 29**th **through November 16**th, **2012**. The Employee Online System is accessible through the Internet from the City's main website (www.riversideca.gov) under Online Services. Please be advised that paper enrollment forms will not be accepted.

To review your current 2012 benefits election, please log into the Employee Online system and click on "Benefit Summary." If you do not wish to make any changes to your health/vision, dental plans, health opt-out option or to your covered dependents, no action is needed on your part. Your 2012 benefits (health/vision, dental, health opt-out or covered dependents) will automatically carry over to the 2013 calendar year. All changes requested during Open Enrollment will be effective January 1, 2013, except for Additional Life Insurance enrollments, which are subject to medical underwriting approval.

Please note that you <u>MUST</u> renew your Flexible Spending Accounts (FSA) enrollment for 2013. If you participated in Dependent care or Health Care, you must submit a request during Open Enrollment to continue your participation during 2013; if you do not submit a new request, your 2012 FSA participation will end effective December 31, 2012.

Open Enrollment Information Sessions

To assist you in making your 2013 benefits selection, the Human Resources Department will be offering the Open Enrollment Information Sessions indicated below. In addition, free flu shots will be available to City employees at most sessions:

Thursday, October 25, 3-4 p.m. Location: Corporation Yard (Blue Room) 8095 Lincoln Ave. Flu Shot Clinic, 2-4 p.m.

Tuesday, October 30, 2-3 p.m.

Location: Water Quality Control Plant (Large Conference Room)

5950 Acorn St.

Flu Shot Clinic, 1-3 p.m. (Kush Tower)

Thursday, November 1, 2-3 p.m. Location: City Hall (Council Chambers) 3900 Main St. Flu Shot Clinic, 1-4 p.m. (6th Floor Large Conference Room)

Wednesday, November 7, 2:30-3:30 p.m. Location: Public Utilities Operations Center (Conference Room) 2911 Adams St. Wednesday, November 14, 10-11 a.m. Location: City Hall (Council Chambers) 3900 Main St. Flu Shot Clinic, 10-12 p.m. (3rd Floor Large Conference Room)

An additional Flu Shot Clinic will be held at the Magnolia Police Department Station located at 10540 Magnolia Ave. on Wednesday, November 7, 2012 from 10 a.m. - 12 p.m.

These sessions will provide an overview of the City's Health, Dental and Vision Plan options, including Flexible Spending Accounts (FSA), Long Term Disability (LTD), and Additional Life Insurance, as well as new premium rates for 2013. Representatives from Kaiser, Anthem Blue Cross, Delta Dental, Local Advantage, Vision Service Plan, TRIAD, The Standard and Liberty Mutual will be on-site to assist you with any questions you may have. If you are unable to attend a session, you can access all 2013 plan and rate information, as well as the Employee Online Open Enrollment Guide, on the Benefits Open Enrollment website:

www.riversideca.gov/human/benefits/benefit-open-enrollment.asp

Important Plan Changes for 2013

- All Kaiser plans experienced a rate increase; please be sure to review your corresponding bargaining unit rate sheet for complete information.
- The Health Care Flexible Spending Account annual maximum has changed to \$2,500.00 from the current \$3,000.00. This reduction in the annual maximum is mandated by the Health Care Reform legislation for plan years beginning on or after January 1, 2013.

Other Important Information

- If you will be adding a new dependent to your health or dental plan, you must submit proof of dependent eligibility (birth certificate, marriage certificate, etc.) by 5:00 p.m. on November 16, 2012. Documents can be faxed to (951)826-2421 or emailed to citybenefits@riversideca.gov. Coverage effective date will be January 1, 2013.
- If you elect to drop eligible dependents, the coverage termination date will be December 31, 2012.
- If you forgot your Employee Online password, please contact the IT Helpdesk at (951)826-5508 to reset your password or click on the "I forgot my password" link and a temporary password will be emailed to you.

It is your responsibility to ensure that you are enrolled in the proper benefit plan(s) for 2013 and make any applicable changes no later than **5:00 p.m. on November 16, 2012.** If you have any questions or need assistance, please feel free to contact the Human Resources Department, Benefits Team at (951)826-5639 or via email at citybenefits@riversideca.gov.

Respectfully,

Your Human Resources Department